

WHAT IS CLAIMED IS:

1. A method for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

obtaining a financial account limit and an outstanding balance of a financial account associated with the user;

determining that the user is attempting to purchase an item from the web site using the financial account;

analyzing a cost of the item against the financial account limit associated with the financial account; and

presenting a message for display along with the web page based on the analysis, wherein the message indicates an updated status of the financial account assuming the user purchases the item from the web site using the financial account.

2. The method of claim 1, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected a trigger that indicates that the user is attempting purchase the item.

3. The method of claim 1, wherein determining that the user is attempting to purchase the item from the web site further comprises:

determining that the user has selected an option that reflects an attempt to purchase an item offered by the web site.

4. The method of claim 1, wherein analyzing the cost of the item against a financial account limit associated with the financial account comprises:

determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit;

and wherein presenting a message further comprises:

presenting a message reflecting an offer to increase the financial account limit when the sum is above the financial account limit.

5. The method of claim 1, wherein obtaining a financial account limit and an outstanding balance of a financial account associated with the user further comprises:

ranking the financial account based a current status of the account,

wherein analyzing the cost of the item comprises:

determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit,

and wherein presenting a message comprises:

notifying the user that the financial account limit will be exceeded if the item is purchased using the financial account based on whether the sum is above the financial account limit and the rank of the financial account.

6. The method of claim 1, wherein the message reflects an indication that the financial account limit will be exceeded if the item is purchased using the financial account.

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7. The method of claim 1, wherein the message includes:

an indication that the financial account limit will be exceeded if the item is purchased,
and
an offer to increase the financial account limit.

8. The method of claim 1, wherein the steps of determining that the web site provided by the web server is included within a list of web sites, obtaining, determining that the user is attempting to purchase an item from the web site, analyzing, and presenting, are each performed by an application located at the client system.

9. The method of claim 1, wherein the steps of determining that the web site provided by the web server is included within a list of web sites, determining that the user is attempting to purchase an item from the web site, and presenting are performed by an application located at the client system, and wherein the steps of obtaining and analyzing are performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit, outstanding balance and results of the analysis to the application.

10. The method of claim 1, wherein the steps of determining that the web site provided by the web server is included within a list of web sites, determining that the user is attempting to purchase an item from the web site, analyzing, and presenting are performed by an application located at the client system, and wherein the step of obtaining is performed by a

financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit and outstanding balance to the application.

11. The method of claim 1, wherein the step of obtaining further comprises:
obtaining additional financial account information associated with the financial account,
and

wherein the message includes an indication reflecting a new outstanding balance associated with the financial account if the item is purchased with the financial account.

12. The method of claim 11, wherein the message further includes an indication reflecting a number of payments at a determined amount that the user would have to make to a financial account issuer if the item is purchased with the financial account.

13. The method of claim 12, wherein the determined amount is selected by the user.

14. The method of claim 11, wherein the message further includes an indication reflecting a payment amount that the user would periodically have to make to a financial account issuer to pay off the purchase price of the item.

15. The method of claim 1, wherein the message includes:
an indication that the financial account limit will be exceeded if the item is purchased,
and

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an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

16. The method of claim 1, wherein the message includes:

an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

17. The method of claim 1, wherein the step of obtaining includes:

obtaining account information associated with the financial account, wherein the account information includes at least one of an interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

18. A method for providing messages to a user located at a client site attached to a network while the client site is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

providing a list of one or more web sites, wherein the list includes, for each web site, a rating associated with a perceived quality of the respective web site;

determining that the web site provided by the web server is included in the list;

retrieving the rating associated with the web site from the list; and

presenting a message for display along with the web page, wherein the message includes the rating.

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19. The method of claim 18, wherein the list is provided from a financial account issuer to an application located at the client system, and wherein the application performs the steps of determining, retrieving and presenting.

20. The method of claim 19, wherein the application performs the steps of determining, retrieving and presenting without intervention from the financial account issuer.

21. The method of claim 20, further comprising:
presenting a request to the user to rate the web site.

22. The method of claim 21, further comprising:
providing the user rating to the financial account issuer; and
updating the rating of the web site based on the user rating.

23. The method of claim 20, wherein the message is one of a rolling ticker message and a pop up window.

24. A method for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

determining that the web site provided by the web server is included within a list of web sites;

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determining, when the website is included in the list of websites, that the user is attempting to purchase a first item from the web site;

determining whether the first item is associated with an item list, wherein the item list includes items offered by each web site included in the web site list;

comparing a purchase price of the first item with a purchase price of a second item, which is included in the item list and offered by an alternate web site; and

presenting a message for display along with the web page based on the comparison, wherein the message includes an indication of the second item and the alternate web site.

25. The method of claim 24, wherein the purchase price of the second item is lower than the purchase price of the first item.

26. The method of claim 25, wherein the second item is identical to the first item.

27. The method of claim 26, wherein the second item is similar to the first item.

28. The method of claim 24, wherein the message includes account information associated with a financial account provided by a financial account issuer.

29. The method of claim 28, wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

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30. A method for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

determining that the user is accessing the web site;

determining, when the user is accessing the web site, whether the web site is included in a list of web sites;

presenting a first message for display along with the web page if the web site is included in the list, wherein the first message includes an offer for a first purchase discount if the user purchases a first item from the web site using a financial account provided by a financial account issuer; and

presenting a second message for display along with the web page if the web site is not included in the list, wherein the second message includes an offer for a second purchase discount if the user purchases a second item at an alternate web site using the financial account.

31. The method of claim 30, wherein the first message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

32. The method of claim 31, wherein the first message includes adjusted account information based on a purchase price of the first item, wherein the adjusted account information includes at least a new outstanding balance reflecting the purchase price of the first item.

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33. The method of claim 30, wherein the second message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

34. The method of claim 30, wherein the second message includes a hyperlink to the alternate web site.

35. The method of claim 30, wherein the method is performed by an application downloaded to the client system from the financial account issuer.

36. A method for providing data to a user located at a client system attached to a network, comprising:

detecting a request from the user to access a web server over the network;

determining whether a web site provided by the web server to the client is associated with a list of web sites;

determining, when the site is associated with the list, a type of message based on at least one of a status of a financial account associated with the user, a rating of the web site, a type of good or service attempted to be purchased by the user through the web site, and a type of financial account associated with the user and attempted to be used to purchase the good or service; and

providing the type of message to a display device operating at the client system.

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Parameter	Value	Unit
μ_0	0.000	cm
μ_1	0.000	cm
μ_2	0.000	cm
μ_3	0.000	cm
μ_4	0.000	cm
μ_5	0.000	cm
μ_6	0.000	cm
μ_7	0.000	cm
μ_8	0.000	cm
μ_9	0.000	cm
μ_{10}	0.000	cm
μ_{11}	0.000	cm
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μ_{87}	0.000	cm
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μ_{89}	0.000	cm
μ_{90}	0.000	cm
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μ_{95}	0.000	cm
μ_{96}	0.000	cm
μ_{97}	0.000	cm
μ_{98}	0.000	cm
μ_{99}	0.000	cm

determining that the user is attempting to purchase an item from the web site using the financial account;

presenting a message for display along with the web page based on the analysis, wherein the message indicates an updated status of the financial account assuming the user purchases the item from the web site using the financial account.

determining that the user has selected a trigger that indicates that the user is attempting purchase the item.

determining that the user has selected an option that reflects an attempt to purchase an item offered by the web site.

40. The computer-readable medium of claim 37, wherein analyzing the cost of the item against a financial account limit associated with the financial account comprises:

determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit;

and wherein presenting a message further comprises:

presenting a message reflecting an offer to increase the financial account limit when the sum is above the financial account limit.

41. The computer-readable medium of claim 37, wherein obtaining a financial account limit and an outstanding balance of a financial account associated with the user further comprises:

ranking the financial account based a current status of the account,

wherein analyzing the cost of the item comprises:

determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit,

and wherein presenting a message comprises:

notifying the user that the financial account limit will be exceeded if the item is purchased using the financial account based on whether the sum is above the financial account limit and the rank of the financial account.

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42. The computer-readable medium of claim 37, wherein the message reflects an indication that the financial account limit will be exceeded if the item is purchased using the financial account.

43. The computer-readable medium of claim 37, wherein the message includes:
an indication that the financial account limit will be exceeded if the item is purchased,
and
an offer to increase the financial account limit.

44. The computer-readable medium of claim 37, wherein the steps of determining that the web site provided by the web server is included within a list of web sites, obtaining, determining that the user is attempting to purchase an item from the web site, analyzing, and presenting, are each performed by an application located at the client system.

45. The computer-readable medium of claim 37, wherein the steps of determining that the web site provided by the web server is included within a list of web sites, determining that the user is attempting to purchase an item from the web site, and presenting are performed by an application located at the client system, and wherein the steps of obtaining and analyzing are performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit, outstanding balance and results of the analysis to the application.

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46. The computer-readable medium of claim 37, wherein the client system executes a browser for rendering the web page that is displayed at the client system, and wherein the message is displayed on top of a browser window.

47. The computer-readable medium of claim 46, wherein the message is displayed on top of the browser window as one of a scrolling message and a pop-up window.

48. The computer-readable medium of claim 37, wherein the steps of determining that the web site provided by the web server is included within a list of web sites, determining that the user is attempting to purchase an item from the web site, analyzing, and presenting are performed by an application located at the client system, and wherein the step of obtaining is performed by a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit and outstanding balance to the application.

49. The computer-readable medium of claim 37, wherein the step of obtaining further comprises:

obtaining additional financial account information associated with the financial account,
and

wherein the message includes an indication reflecting a new outstanding balance associated with the financial account if the item is purchased with the financial account.

50. The computer-readable medium of claim 49, wherein the message further includes an indication reflecting a number of payments at a determined amount that the user

would have to make to a financial account issuer if the item is purchased with the financial account.

51. The computer-readable medium of claim 50, wherein the determined amount is selected by the user.

52. The computer-readable medium of claim 49, wherein the message further includes an indication reflecting a payment amount that the user would periodically have to make to a financial account issuer to pay off the purchase price of the item.

53. The computer-readable medium of claim 37, wherein the message includes:
an indication that the financial account limit will be exceeded if the item is purchased,
and
an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

54. The computer-readable medium of claim 37, wherein the message includes:
an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

55. The computer-readable medium of claim 37, wherein the step of obtaining includes:

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obtaining account information associated with the financial account, wherein the account information includes at least one of an interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

56. A computer-readable medium including instructions for performing a method, when executed by a processor, for providing messages to a user located at a client site attached to a network while the client site is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

providing a list of one or more web sites, wherein the list includes, for each web site, a rating associated with a perceived quality of the respective web site;

determining that the web site provided by the web server is included in the list;

retrieving the rating associated with the web site from the list; and

presenting a message for display along with the web page, wherein the message includes the rating.

57. The computer-readable medium of claim 56, wherein the list is provided from a financial account issuer to an application located at the client system, and wherein the application performs the steps of determining, retrieving and presenting.

58. The computer-readable medium of claim 57, wherein the application performs the steps of determining, retrieving and presenting without intervention from the financial account issuer.

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	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100

[illegible]

presenting a message for display along with the web page based on the comparison, wherein the message includes an indication of the second item and the alternate web site.

63. The computer-readable medium of claim 62, wherein the purchase price of the second item is lower than the purchase price of the first item.

64. The computer-readable medium of claim 63, wherein the second item is identical to the first item.

65. The computer-readable medium of claim 64, wherein the second item is similar to the first item.

66. The computer-readable medium of claim 62, wherein the message includes account information associated with a financial account provided by a financial account issuer.

67. The computer-readable medium of claim 66, wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

68. A computer-readable medium including instructions for performing a method, when executed by a processor, for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

determining that the user is accessing the web site;

determining, when the user is accessing the web site, whether the web site is included in a list of web sites;

presenting a first message for display along with the web page if the web site is included in the list, wherein the first message includes an offer for a first purchase discount if the user purchases a first item from the web site using a financial account provided by a financial account issuer; and

presenting a second message for display along with the web page if the web site is not included in the list, wherein the second message includes an offer for a second purchase discount if the user purchases a second item at an alternate web site using the financial account.

69. The computer-readable medium of claim 68, wherein the first message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

70. The computer-readable medium of claim 69, wherein the first message includes adjusted account information based on a purchase price of the first item, wherein the adjusted account information includes at least a new outstanding balance reflecting the purchase price of the first item.

71. The computer-readable medium of claim 68, wherein the second message includes account information associated with the financial account, and wherein the account

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72. The computer-readable medium of claim 68, wherein the second message

73. The computer-readable medium of claim 68, wherein the method is performed by

74. A method for providing data to a user located at a client system attached to a

detecting a request from the user to access a web server over the network;

determining whether a web site provided by the web server to the client is associated with

determining, when the site is associated with the list, a type of message based on at least

providing the type of message to a display device operating at the client system.

75. A system for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the system comprising:

means for obtaining a financial account limit and an outstanding balance of a financial account associated with the user;

means for determining that the user is attempting to purchase an item from the web site using the financial account;

means for analyzing a cost of the item against the financial account limit associated with the financial account; and

means for presenting a message for display along with the web page based on the analysis, wherein the message indicates an updated status of the financial account assuming the user purchases the item from the web site using the financial account.

76. The system of claim 75, wherein the means for determining that the user is attempting to purchase the item from the web site further comprises:

means for determining that the user has selected a trigger that indicates that the user is attempting purchase the item.

77. The system of claim 75, wherein the means for determining that the user is attempting to purchase the item from the web site further comprises:

means for determining that the user has selected an option that reflects an attempt to purchase an item offered by the web site.

78. The system of claim 75, wherein the means for analyzing the cost of the item against a financial account limit associated with the financial account comprises:

means for determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit;

and wherein the means for presenting a message further comprises:

means for presenting a message reflecting an offer to increase the financial account limit when the sum is above the financial account limit.

79. The system of claim 75, wherein the means for obtaining a financial account limit and an outstanding balance of a financial account associated with the user further comprises:

means for ranking the financial account based a current status of the account,

wherein the means for analyzing the cost of the item comprises:

means for determining whether a sum of the cost of the item and the outstanding balance exceeds the financial account limit,

and wherein the means for presenting a message comprises:

means for notifying the user that the financial account limit will be exceeded if the item is purchased using the financial account based on whether the sum is above the financial account limit and the rank of the financial account.

80. The system of claim 75, wherein the message reflects an indication that the financial account limit will be exceeded if the item is purchased using the financial account.

81. The system of claim 75, wherein the message includes:

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an indication that the financial account limit will be exceeded if the item is purchased,
and

an offer to increase the financial account limit.

82. The system of claim 75, wherein the means for determining that the web site provided by the web server is included within a list of web sites, means for obtaining, means for determining that the user is attempting to purchase an item from the web site, means for analyzing, and means for presenting, are each associated with an application located at the client system.

83. The system of claim 75, wherein the means for of determining that the web site provided by the web server is included within a list of web sites, means for determining that the user is attempting to purchase an item from the web site, and means for presenting are associated with an application located at the client system, and wherein the means for obtaining and analyzing are associated with a financial account issuer connected to the network, and wherein the financial account issuer provides the financial account limit, outstanding balance and results of the analysis to the application.

84. The system of claim 75, wherein the means for determining that the web site provided by the web server is included within a list of web sites, means for determining that the user is attempting to purchase an item from the web site, means for analyzing, and means for presenting are associated with an application located at the client system, and wherein the means for obtaining is associated with a financial account issuer connected to the network, and wherein

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the financial account issuer provides the financial account limit and outstanding balance to the application.

85. The system of claim 75, wherein the means for obtaining further comprises:
means for obtaining additional financial account information associated with the financial account, and

wherein the message includes an indication reflecting a new outstanding balance associated with the financial account if the item is purchased with the financial account.

86. The system of claim 85, wherein the message further includes an indication reflecting a number of payments at a determined amount that the user would have to make to a financial account issuer if the item is purchased with the financial account.

87. The system of claim 86, wherein the determined amount is selected by the user.

88. The system of claim 85, wherein the message further includes an indication reflecting a payment amount that the user would periodically have to make to a financial account issuer to pay off the purchase price of the item.

89. The system of claim 75, wherein the message includes:
an indication that the financial account limit will be exceeded if the item is purchased,
and

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an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

90. The system of claim 75, wherein the message includes:

an indication that the item may be purchased at an alternate web site for an amount lower than that offered by the web site.

91. The system of claim 75, wherein the means for obtaining includes:

means for obtaining account information associated with the financial account, wherein the account information includes at least one of an interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

92. A system for providing messages to a user located at a client site attached to a network while the client site is displaying a web page associated with a web site provided by a web server through the network, the system comprising:

means for providing a list of one or more web sites, wherein the list includes, for each web site, a rating associated with a perceived quality of the respective web site;

means for determining that the web site provided by the web server is included in the list;

means for retrieving the rating associated with the web site from the list; and

means for presenting a message for display along with the web page, wherein the message includes the rating.

93. The system of claim 92, wherein the list is provided from a financial account issuer to an application located at the client system, and wherein the application is associated with the means for determining, retrieving and presenting.

94. The system of claim 93, wherein the means for determining, retrieving and presenting perform their respective functions without intervention from the financial account issuer.

95. The system of claim 94, further comprising:
means for presenting a request to the user to rate the web site.

96. The system of claim 95, further comprising:
means for providing the user rating to the financial account issuer; and
means for updating the rating of the web site based on the user rating.

97. The system of claim 94, wherein the message is one of a rolling ticker message and a pop up window.

98. A system for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the system comprising:

means for determining that the web site provided by the web server is included within a list of web sites;

means for determining, when the website is included in the list of websites, that the user is attempting to purchase a first item from the web site;

means for determining whether the first item is associated with an item list, wherein the item list includes items offered by each web site included in the web site list;

means for comparing a purchase price of the first item with a purchase price of a second item, which is included in the item list and offered by an alternate web site; and

means for presenting a message for display along with the web page based on the comparison, wherein the message includes an indication of the second item and the alternate web site.

99. The system of claim 98, wherein the purchase price of the second item is lower than the purchase price of the first item.

100. The system of claim 99, wherein the second item is identical to the first item.

101. The system of claim 99, wherein the second item is similar to the first item.

102. The system of claim 98, wherein the message includes account information associated with the financial account a financial account provided by a financial account issuer.

103. The system of claim 102, wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

[illegible]

means for determining, when the user is accessing the web site, whether the web site is included in a list of web sites;

means for presenting a first message for display along with the web page if the web site is included in the list, wherein the first message includes an offer for a first purchase discount if the user purchases a first item from the web site using a financial account provided by a financial account issuer; and

means for presenting a second message for display along with the web page if the web site is not included in the list, wherein the second message includes an offer for a second purchase discount if the user purchases a second item at an alternate web site using the financial account.

105. The system of claim 104, wherein the first message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

106. The system of claim 105, wherein the first message includes adjusted account information based on a purchase price of the first item, wherein the adjusted account information includes at least a new outstanding balance reflecting the purchase price of the first item.

107. The system of claim 104, wherein the second message includes account information associated with the financial account, and wherein the account information includes at least one of a financial account limit, outstanding balance, interest rate, finance fees, previous payment data, pending payment data, and previous purchases data.

108. The system of claim 104, wherein the second message includes a hyperlink to the alternate web site.

109. A system for providing data to a user located at a client system attached to a network, comprising:

means for detecting a request from the user to access a web server over the network;

means for determining whether a web site provided by the web server to the client is associated with a list of web sites;

means for determining, when the site is associated with the list, a type of message based on at least one of a status of a financial account associated with the user, a rating of the web site, a type of good or service attempted to be purchased by the user through the web site, and a type of financial account associated with the user and attempted to be used to purchase the good or service; and

means for providing the type of message to a display device operating at the client system.

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